

Information to identify the case:

Debtor 1	<u>Angela M Coyle</u>	Social Security number or ITIN	xxx-xx-0330
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	18-33297-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Angela M Coyle
aka Angela M Shanahan

1/7/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Angela M Coyle
Debtor

Case No. 18-33297-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 07, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2022:

Recip ID	Recipient Name and Address
db	+ Angela M Coyle, 1012 Pitney Road, Absecon, NJ 08201-9716
cr	+ NewRez LLC d/b/a Shellpoint Mortgage Servicing as, Hill Wallack, 21 Roszel Road, P.O. Box 5226, Princeton, NJ 08543-5226
517889688	+ GMAC mortgage, P O Box 4622, Waterloo, IA 50704-4622
517889690	+ HSBC Card Services C/O The Bureaus Inc., 1717 Central St., Evanston, IL 60201-1507
517922630	+ Legacy Mortgage Asset Trust 2018-SL1, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519455867	MTGLQ Investors, L.P., PO Box 10826, Greenville, SC 29603-0826
519455868	MTGLQ Investors, L.P., PO Box 10826, Greenville, SC 29603-0826, MTGLQ Investors, L.P., PO Box 10826 Greenville, SC 29603-0826
518012544	MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517889693	+ Phelan Hallinan Diamond & Jones, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517889694	+ Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517889697	+ Shellpoint Mortgage Servicing, P.O. Box 740039, Cincinnati, OH 45274-0039
517889698	+ Specialized Loan Servicing, 8742 Lucent Blvd., Suite 300, Highland Ranch, CO 80129-2386
518981545	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518981546	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720
518948393	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518948394	+ Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300 Highlands Ranch, Colorado 80129-2386
517889701	+ US Bank Nat'l Association, Equity Loan Trust 2004 HE4, 300 East Delaware Ave., 8th Floor, Wilmington, DE 19809-1515

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 07 2022 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 07 2022 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517889682	+ EDI: CAPITALONE.COM	Jan 08 2022 01:23:00	Cap One, P.O. Box 5253, Carol Stream, IL 60197-5253
517889683	+ EDI: CAPITALONE.COM	Jan 08 2022 01:23:00	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
517893389	+ Email/Text: bankruptcy@cavps.com	Jan 07 2022 20:29:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517889685	EDI: DISCOVER.COM	Jan 08 2022 01:23:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
517889687	EDI: DISCOVER.COM	Jan 08 2022 01:23:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
517889686	+ EDI: DISCOVER.COM		

District/off: 0312-1

User: admin

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		Jan 08 2022 01:23:00	Discover Bank, 2500 Lake Cook Road, Riverwoods, IL 60015-3801
517889689	+ EDI: HFC.COM	Jan 08 2022 01:23:00	HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253
517889690	+ EDI: PRATHEBUR	Jan 08 2022 01:23:00	HSBC Card Services C/O The Bureaus Inc., 1717 Central St., Evanston, IL 60201-1507
517889691	+ EDI: HFC.COM	Jan 08 2022 01:23:00	HSBC/Boscov's, P.O. Box 5253, Carol Stream, IL 60197-5253
517889684	EDI: JPMORGANCHASE	Jan 08 2022 01:23:00	Chase, P.O. Box 15298, Wilmington, DE 19850
517889692	+ EDI: VERIZONCOMB.COM	Jan 08 2022 01:23:00	MCI / Verizon, 500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225
517902240	+ EDI: AISACG.COM	Jan 08 2022 01:23:00	NCEP, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517954349	+ EDI: AISACG.COM	Jan 08 2022 01:23:00	NCEP, LLC by AIS Portfolio Services, LP as agent, P.O. Box 4138, Houston, TX 77210-4138
517889695	Email/Text: signed.order@pfwattorneys.com	Jan 07 2022 20:29:00	Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054
517889696	+ EDI: DRIV.COM	Jan 08 2022 01:23:00	Santander Consumer USA, Attn: bankruptcy Dept, P.O. Box 961245, Fort Worth, TX 76161-0244
517889699	+ EDI: WTRRN BANK.COM	Jan 08 2022 01:23:00	Target Corp., P O Box 673, Minneapolis, MN 55440-0673
517891997	+ EDI: RECOVERYCORP.COM	Jan 08 2022 01:23:00	The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517889700	+ EDI: CITICORP.COM	Jan 08 2022 01:23:00	Universal Card / Citibank, PO Box 6241, Sioux Falls, SD 57117-6241

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518989649	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518989650	*+	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
aty	##+	KML Law Group, PC, 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2022 at the address(es) listed below:

Name	Email Address
Angela Catherine Pattison	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MTGLQ Investors L.P. apattison@hillwallack.com, hwbkj@hillwallack.com
Denise E. Carlon	on behalf of Creditor Legacy Mortgage Asset Trust 2018-SL1 dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for MTGLQ Investors L.P. eholdren@hillwallack.com, jhanley@hillwallack.com;hwbkj@hillwallack.com;eholdren@ecf.courtdrive.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor Legacy Mortgage Asset Trust 2018-SL1 kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Thomas E. Dowey	on behalf of Debtor Angela M Coyle tdesquire@hotmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8